

Serial No. : 10/620,103  
 Applicant : Samir Saad  
 Page : 12

Applicant also respectfully urges that even when combined, Fite and Fertig do not disclose, teach, or suggest all the limitations of the claimed invention. The Examiner concedes that Fertig does not specifically disclose a computer system storing the product card information and receiving input information from a gift card holder. Therefore, the Examiner relies on Fite, which discloses a host computer in conjunction with a card vendor terminal. In Fite, the pre-paid cards are purchased from the card vendor terminal, which incorporates a computer which is linked through the Internet or other communication means to a host database. In contrast, the present invention arranges the cards on a display (as previously called for in Claim 12, which is now incorporated into Claim 1) or displaying the validated card (as called for in Claim 14), which are then retrieved by a purchaser and thereafter can be purchased. Accordingly, even when combined as suggested by the Examiner the references do not teach the claimed combination--in order to arrive at the present claimed invention, the Fite system would have to be fundamentally changed. As such, such a proposed combination is not disclosed and not obvious.

In addition, neither Fite nor Fertig, alone or in combination, provide a process involving two separate steps for activating and validating a pre-paid product card, as called for in the claims. In Fertig, a pre-paid flower or gift card has a magnetic strip that is passed through a read-out device by a sales cashier, which automatically activates the card. Instructional information on the back of the card includes a PIN number, unique to each card. Optionally, the PIN number is not effective until the magnetic stripe is processed through the read-out device. (col. 2, ll. 58-67 of Fertig). However, Fertig does not disclose the additional step of validating the card.

Serial No. : 10/620,103  
 Applicant : Samir Saad  
 Page : 13

In Fite, at the time of purchase of a pre-paid gift card, a customer may be prompted to select a 4-digit number, which is entered into the card vendor terminal and activated by the magnetic swiping (or other reading device) procedure. In order to use this card, the 4-digit card code must be provided in addition to the card identification number. (col. 3, ll. 38-52 of Fite). According to the Examiner, this element of the process disclosed in Fite et al. is considered "validating the product card." Applicant respectfully urges that this is the element in which the card is activated, as opposed to the element in which the card is validated. Therefore, Fite does not disclose a separate validation element. However, regardless of whether the element is considered "validating" or "activating" the card, there is no separate or additional step in which the card is validated upon receipt by a retailer, as called for in the claims.

In contrast, the present invention includes a both a validation element *and* an activation element. In the present invention, a card is validated upon receipt of the card by the retailer. As reflected in the amendment to Claim 1 and in Claim 14, the retailer communicates the product identification code and the card identification code of the received card to the computer system, thus validating the card. However, there is a further element of the present invention in which the card is activated. Upon sale of the card, or at a later time, the card is then activated. This activation element is required so that the card can be redeemed. In this manner, the card cannot be used without the card being validated and then being activated; therefore, the risk of loss is decreased.

Accordingly, Applicant respectfully submits that the combination of Fowler and Fertig, does not disclose, teach, or suggest all of the limitations called for in Claim 1 or its dependent claims.

Serial No. : 10/620,103  
Applicant : Samir Saad  
Page : 14

With respect to Claims 3, 4, 7, 9-11, 13, 17 and 19-24, Applicant submits that neither Fite nor Fertig, alone or in combination, discloses, teaches or suggests all of the claimed limitations for at least the reasons set forth above in reference to Claims 1 and 14.

With respect to Claims 25-28, the Examiner again concedes that Fertig does not disclose a computer system storing the product card information and receiving input information from a gift card holder. Applicant respectfully urges that combining Fertig with Fite does not render the claimed system obvious.

As stated above, Fite discloses a host computer in conjunction with a card vendor terminal. In Fite, the pre-paid cards are purchased from the card vendor terminal, which incorporates a computer which is linked through the Internet or other communication means to a host database. In contrast, Claim 25 now calls for a card that is arranged on a display for retrieval by a customer and then purchased by the customer. Accordingly, if Fite were combined with Fertig to attempt to arrive at the present invention, the process of Fite would have to be fundamentally changed.

With respect to Claims 29-35, Applicant submits that neither Fite nor Fertig, alone or in combination, discloses, teaches or suggests all of the claimed limitations for at least the reasons set forth above in reference to Claims 25-28.

The amendments presented herein are fully supported by the application as filed. Accordingly, no new matter is added. Issuance of a Notice of Allowance is sincerely requested.

If Examiner Park has any questions or suggestions, Examiner Park is requested to call the undersigned attorney.

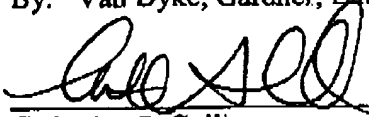
Respectfully submitted,

Serial No. : 10/620,103  
Applicant : Samir Saad  
Page : 15

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Dated: April 17, 2006.

  
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